

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No.: 09/183,335 Filing Date: October 30, 1998  
Confirmation No.: 3004  
First Named Inventor: Robert A. Foster  
Assignee: Financial Systems Technology (Intellectual Property) Pty. Ltd.  
Examiner: Borlinghaus, Jason M. Art Unit: 3693  
Attorney Docket No.: M-7085 US

---

San Jose, California  
June 3, 2009

Via EFS  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

Dear Sir:

This submission responds to the Office Action of December 5, 2008. Reconsideration and allowance are requested in view of the following remarks: